IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| Application Serial No | 10/085.497 |
|--|-------------------------------|
| Confirmation No. | 8699 |
| Filing Date | Feb. 26, 2002 |
| Inventorship | Tschiegg et al |
| Applicant | Employers Reinsurance Company |
| Group Art Unit | 2168 |
| Examiner | Greta Lee Robinson |
| Attorney's Docket No | 85ER-00119/ER1-006LIS |
| Title: Risk Management Information Interface System and Associated Methods | |

RESPONSE TO OFFICE ACTION DATED MARCH 15, 2006

To: Honorable Commissioner of Patents and Trademarks

P.O. Box 1450

Alexandria, VA 22313-1450

From: David M. Huntley (Tel. 509-324-9256; Fax 509-323-8979) Lee & Hayes, PLLC 421 W. Riverside Avenue, Suite 500

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INTRODUCTORY COMMENTS

Sir:

In response to the Office Action of March 15, 2006, please amend the aboveidentified application as follows:

- A) Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper; and
 - B) Remarks/Arguments begin on page 26 of this paper.